

CONN'S, INC.  
MEETING OF THE  
BOARD OF DIRECTORS  
DECEMBER 2, 2014  
8:00 a.m.

AGENDA

REDACTED - NOT RELEVANT

Action Needed

EXHIBIT

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## Credit – Historical Trend

	Fiscal Quarters Ended						
	10/31/2011	10/31/2012	10/31/2013	1/31/2014	4/30/2014	7/31/2014	10/31/2014
<i>Data as of period end:</i>							
Account balances 60+ days past due (1)	\$ 47,653	\$ 47,691	\$ 80,505	\$ 94,403	\$ 87,863	\$ 102,063	\$ 125,678
Percent of balances 60+ days past due to total outstanding balance (1)	7.9%	7.0%	8.5%	8.8%	8.0%	8.7%	10.0%
Total account balances re-aged (1)	\$ 97,149	\$ 77,837	\$ 102,802	\$ 120,770	\$ 128,329	\$ 142,917	\$ 164,351
Percent of re-aged balances to total outstanding balance	16.0%	11.4%	10.9%	11.3%	11.6%	12.1%	13.1%
Percent of total outstanding balances represented by balances over 36 months from origination (2)	2.8%	1.1%	0.5%	0.5%	0.4%	0.4%	0.4%
Percent of total outstanding balances represented by balances over 48 months from origination (2)	0.6%	0.3%	0.2%	0.1%	0.1%	0.1%	0.1%
Weighted average credit score of outstanding balances	602	603	591	594	591	592	595
Percent of total outstanding balance represented by no-interest receivables	11.2%	23.5%	33.4%	35.6%	37.0%	36.6%	34.1%
<i>Data for the period:</i>							
Interest income and fee yield %	18.0%	19.2%	17.8%	18.2%	17.6%	18.2%	17.2%
Average down payment	4.6%	2.8%	3.4%	3.1%	4.2%	3.6%	3.6%
Weighted average origination credit score of sales finance	619	616	599	605	605	607	608
Payment rate (3)	5.4%	5.3%	5.1%	4.8%	5.8%	5.0%	4.9%
Bad debt charge-offs (net of recoveries) (4)	\$ 7,466	\$ 12,865	\$ 16,922	\$ 26,777	\$ 21,192	\$ 28,556	\$ 27,239
Percent of bad debt charge-offs (net of recoveries) to average outstanding balance, annualized (4)	4.9%	7.6%	7.6%	10.6%	7.8%	10.0%	8.9%

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(1) Accounts that became delinquent after being re-aged are included in both the delinquency and re-aged amounts. Re-aged portfolio data was adjusted to include certain refinanced account balances not previously included.

(2) Includes installment accounts only. Balances included in over 48 month totals are also included in balances over 36 months old totals.

(3) Three month rolling average of gross cash payments as a percentage of gross balances outstanding at the beginning of each month in the period.

(4) On July 31, 2011, we revised our charge-off policy to require an account that is delinquent more than 209 days at month end to be charged-off. The change in policy had the impact of accelerating charge-offs which were charged against previously provided bad debt reserves.

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